



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name CULLEN/FROST BANKERS, INC.

City/State SAN ANTONIO, TX

Bank Holding Company Information

Federal Reserve District: 11

Consolidated Assets (\$000): 51,332,733

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

CULLEN/FROST BANKERS, INC.
111 WEST HOUSTON STREET

SAN ANTONIO, TX 78205

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	50,909,182	42,103,992	45,579,106	37,479,575	31,842,827
Net income (\$000)	99,102	116,015	443,079	331,151	443,599
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.14	2.55	17	2.51	2.67	33	2.37	2.60	27	2.86	2.77	48	3.46	3.01	71
+ Non-interest income	0.79	0.97	52	0.88	1.13	42	0.84	1.04	45	0.94	1.21	41	1.13	1.32	50
- Overhead expense	1.87	2.18	34	2	2.28	34	1.93	2.17	35	2.27	2.57	37	2.62	2.69	52
- Provision for credit losses	0	0.04	40	0	-0.12	69	0	-0.09	71	0.63	0.51	68	0.11	0.15	47
+ Securities gains (losses)	0	0	43	0	0.01	32	0	0.01	38	0.29	0.02	99	0	0.01	53
+ Other tax equivalent adjustments	0	0	44	0	0	4	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.06	1.35	26	1.39	1.78	21	1.28	1.66	17	1.19	1.04	58	1.87	1.56	76
Net operating income	0.78	1.03	22	1.10	1.36	23	0.97	1.26	19	0.88	0.81	55	1.39	1.19	72
Net income	0.78	1.02	22	1.10	1.35	23	0.97	1.26	19	0.88	0.82	54	1.39	1.19	72
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.36	2.96	14	2.75	3.18	23	2.58	3.06	18	3.22	3.55	25	4.20	4.41	33
Interest expense	0.06	0.20	8	0.06	0.29	5	0.06	0.25	6	0.13	0.52	3	0.44	1.08	8
Net interest income (tax equivalent)	2.30	2.75	17	2.69	2.88	34	2.52	2.80	27	3.09	3.01	48	3.75	3.33	67
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.15	0.09	76	0.04	0.16	32	0.05	0.11	38	0.60	0.27	86	0.23	0.21	64
Earnings coverage of net loan and lease losses (X)	18.46	38.54	49	64.57	25.70	81	57.46	39.72	73	5.69	22.91	26	15.81	24.40	51
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.49	1.20	77	1.46	1.49	53	1.52	1.23	76	1.51	1.58	50	0.90	0.83	55
Allowance for loan and lease losses / Total loans and leases	1.49	1.17	78	1.46	1.47	55	1.52	1.20	78	1.51	1.55	51	0.90	0.81	56
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.31	0.47	33	0.29	0.70	11	0.35	0.49	35	0.36	0.71	17	0.70	0.57	67
30-89 days past due loans and leases / Total loans and leases	0.26	0.32	49	0.50	0.33	77	0.50	0.32	77	0.51	0.39	72	0.34	0.43	50
Liquidity and Funding															
Net noncore funding dependence	-35.52	-1.97	1	-34.73	-0.51	2	-43.03	-2.33	0	-29.59	3.20	2	-4.89	14.45	6
Net short-term noncore funding dependence	-35.90	-6.65	5	-34.95	-6.88	6	-43.31	-7.71	5	-29.76	-4.76	6	-6.26	3.38	17
Net loans and leases / Total assets	31.75	59.31	8	39.98	60.99	8	31.59	58.67	8	40.58	61.58	11	42.87	63.77	14
Capitalization															
Tier 1 leverage ratio	7.08	9.06	8	7.97	9.15	16	7.34	8.98	12	8.07	9.13	17	9.28	9.76	42
Holding company equity capital / Total assets	7.36	10.29	10	9.68	10.72	35	8.72	10.71	18	10.12	11.16	35	11.47	12.43	39
Total equity capital (including minority interest) / Total assets	7.36	10.40	8	9.68	10.85	32	8.72	10.82	16	10.12	11.29	34	11.47	12.57	36
Common equity tier 1 capital / Total risk-weighted assets	12.78	12.21	65	13.45	12.57	69	13.13	12.42	69	12.86	12.38	63	12.36	12.17	58
Net loans and leases / Equity capital (X)	4.32	5.82	21	4.13	5.73	17	3.62	5.53	12	4.01	5.58	17	3.74	5.21	17
Cash dividends / Net income	50.57	33.45	84	41.61	23.13	81	44.22	28.27	83	55.14	42.30	71	41.72	33.12	68
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	16.42	9.35	78	28.71	16.49	80	20.03	10.50	84	24.43	16.68	74	5.33	9.26	47
Equity capital	-11.52	4.03	5	11.53	9.13	71	3.41	7.46	39	9.75	6.99	69	16.11	10.49	79
Net loans and leases	-7.56	6.29	8	16.94	7.22	79	-6.56	3.36	13	17.79	9.07	80	4.66	9.10	40
Noncore funding	4.27	-10.65	73	51.74	-25.09	97	25.73	-14.79	90	6.43	-12.18	72	47.81	6.59	89
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	2.63	11.08	30	2.32	11.33	29	2.23	10.95	29	2.31	13.56	26	2.53	13.04	34
Equity investment in subsidiaries / Equity capital	94.09	103.47	8	96.14	102.85	13	95.11	103.22	9	96.80	102.81	17	99.62	103.22	30
Cash from ops + noncash items + op expense / Op expense + dividends	94.97	125.04	39	88.64	98.58	41	118.66	154.48	39	149.41	147.24	63	131.16	190.27	30

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	147,884	165,280	666,037	669,087	730,398	-10.53	22.51
Income from lease financing receivables.....	2,661	2,959	11,216	13,711	14,013	-10.07	-17.90
Fully taxable income on loans and leases.....	148,925	166,783	670,810	676,485	738,147	-10.71	21.33
Tax-exempt income on loans and leases.....	1,620	1,456	6,443	6,313	6,264	11.26	34.33
Estimated tax benefit on income on loans and leases.....	641	578	2,555	2,498	2,520	10.81	-29.62
Income on loans and leases (tax equivalent).....	151,186	168,817	679,808	685,296	746,931	-10.44	21.08
Investment interest income (tax equivalent).....	122,226	99,024	405,558	419,134	444,081	23.43	-2.21
Interest on balances due from depository institutions.....	6,343	2,433	17,878	12,893	35,590	160.71	-7.23
Interest income on other earning assets.....	197	161	614	1,383	6,428	22.36	-42.23
Total interest income (tax equivalent).....	279,952	270,435	1,103,858	1,118,706	1,233,030	3.52	8.92
Interest on time deposits of \$250K or more.....	397	555	1,454	4,974	5,388	-28.47	164.67
Interest on time deposits < \$250K.....	454	927	2,239	9,160	11,154	-51.02	156.50
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	4,061	2,035	10,826	17,884	83,200	99.56	163.53
Interest on other borrowings and trading liabilities.....	1,114	1,049	4,725	8,360	25,381	6.20	6.40
Interest on subordinated debt and mandatory convertible securities.....	1,164	1,164	4,657	4,656	4,657	0.00	216.30
Total interest expense.....	7,190	5,730	23,901	45,034	129,780	25.48	119.01
Net interest income (tax equivalent).....	272,762	264,705	1,079,957	1,073,672	1,103,250	3.04	7.49
Non-interest income.....	100,691	92,517	383,842	352,434	359,769	8.84	22.65
Adjusted operating income (tax equivalent).....	373,453	357,222	1,463,799	1,426,106	1,463,019	4.54	11.20
Overhead expense.....	238,601	210,179	881,819	851,883	833,504	13.52	27.14
Provision for credit losses.....	0	63	63	236,955	33,759		-100.00
Securities gains (losses).....	0	0	69	108,989	294		
Other tax equivalent adjustments.....	0	-200	0	0	0		
Pretax net operating income (tax equivalent).....	134,852	146,780	581,986	446,257	596,050	-8.13	-3.83
Applicable income taxes.....	12,627	7,897	46,459	20,170	55,870	59.90	10.75
Tax equivalent adjustments.....	23,123	22,868	92,448	94,936	96,581	1.12	-47.31
Applicable income taxes (tax equivalent).....	35,750	30,765	138,907	115,106	152,451	16.20	-35.34
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	99,102	116,015	443,079	331,151	443,599	-14.58	16.67
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	99,102	116,015	443,079	331,151	443,599	-14.58	16.67
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	99,102	116,015	443,079	331,151	443,599	-14.58	16.67
Investment securities income (tax equivalent).....	122,226	99,024	405,558	419,134	444,081	23.43	-2.21
US Treasury and agency securities (excluding mortgage-backed securities).....	11,299	6,365	29,052	27,533	56,168	77.52	-42.17
Mortgage-backed securities.....	28,474	11,516	50,676	59,203	59,794	147.26	417.52
All other securities.....	82,453	81,143	325,830	332,398	328,119	1.62	-17.51
Cash dividends declared.....	50,112	48,275	195,943	182,600	185,069	3.81	36.65
Common.....	48,443	46,124	188,786	180,584	177,006	5.03	39.78
Preferred.....	1,669	2,151	7,157	2,016	8,063	-22.41	-17.21

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.20	2.75	14	2.57	2.96	21	2.42	2.85	19	2.98	3.27	24	3.87	4	38
Less: Interest expense	0.06	0.19	9	0.05	0.27	5	0.05	0.23	6	0.12	0.48	3	0.41	0.98	8
Equals: Net interest income (tax equivalent)	2.14	2.55	17	2.51	2.67	33	2.37	2.60	27	2.86	2.77	48	3.46	3.01	71
Plus: Non-interest income	0.79	0.97	52	0.88	1.13	42	0.84	1.04	45	0.94	1.21	41	1.13	1.32	50
Equals: adjusted operating income (tax equivalent)	2.93	3.56	14	3.39	3.87	27	3.21	3.70	25	3.81	4.04	42	4.59	4.41	63
Less: Overhead expense	1.87	2.18	34	2	2.28	34	1.93	2.17	35	2.27	2.57	37	2.62	2.69	52
Less: Provision for credit losses	0	0.04	40	0	-0.12	69	0	-0.09	71	0.63	0.51	68	0.11	0.15	47
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0	0.01	33	0	0.01	39	0.29	0.02	99	0	0.01	53
Plus: other tax equivalent adjustments	0	0	44	0	0	4	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.06	1.35	26	1.39	1.78	21	1.28	1.66	17	1.19	1.04	58	1.87	1.56	76
Less: Applicable income taxes (tax equivalent)	0.28	0.31	42	0.29	0.40	20	0.30	0.38	27	0.31	0.23	72	0.48	0.36	82
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.78	1.03	22	1.10	1.36	23	0.97	1.26	19	0.88	0.81	55	1.39	1.19	72
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.78	1.02	22	1.10	1.35	23	0.97	1.26	19	0.88	0.82	54	1.39	1.19	72
Memo: Net income (last four quarters)	0.89	1.17	17	0.99	1.07	40	0.97	1.26	19	0.88	0.82	54	1.39	1.19	71
Net income—BHC and noncontrolling (minority) interest	0.78	1.04	20	1.10	1.37	23	0.97	1.27	17	0.88	0.83	53	1.39	1.20	72
Margin Analysis															
Average earning assets / Average assets	93.03	93.16	51	93.51	93.08	58	93.93	93.08	61	92.75	92.32	57	92.29	91.05	62
Average interest-bearing funds / Average assets	54.68	60.43	22	53.71	62.97	13	53.61	61.99	16	53.34	64.06	10	56.76	65.57	16
Interest income (tax equivalent) / Average earning assets	2.36	2.96	14	2.75	3.18	23	2.58	3.06	18	3.22	3.55	25	4.20	4.41	33
Interest expense / Average earning assets	0.06	0.20	8	0.06	0.29	5	0.06	0.25	6	0.13	0.52	3	0.44	1.08	8
Net interest income (tax equivalent) / Average earning assets	2.30	2.75	17	2.69	2.88	34	2.52	2.80	27	3.09	3.01	48	3.75	3.33	67
Yield or Cost															
Total loans and leases (tax equivalent)	3.69	3.88	39	3.82	4.05	39	4.06	4.01	58	4	4.27	36	5.18	5.09	62
Interest-bearing bank balances	0.17	0.18	39	0.09	0.10	34	0.13	0.14	40	0.23	0.27	42	1.83	2.04	36
Federal funds sold and reverse repos	0.34	0.28	69	0.21	0.26	63	0.22	0.25	60	0.89	0.68	70	2.25	2.44	48
Trading assets	0.01	0.43	57	0.05	0.39	60	0.01	0.45	56	0.03	0.60	52	0.05	0.99	47
Total earning assets	2.17	2.93	10	2.51	3.15	16	2.36	3.04	16	2.95	3.51	17	3.87	4.36	19
Investment securities (tax equivalent)	2.90	1.78	96	3.44	1.84	98	3.32	1.77	96	3.50	2.25	96	3.43	2.76	91
US Treasury and agency securities (excluding mortgage-backed securities)	1.24	1.09	64	1.99	1.30	81	1.76	1.14	84	2.50	1.75	85	2.02	2.32	35
Mortgage-backed securities	1.83	1.67	66	1.93	1.60	75	1.66	1.57	60	2.32	2.05	75	2.87	2.61	83
All other securities	3.95	2.75	84	4.09	2.93	83	3.96	2.81	83	4.08	3.24	80	4.08	4.06	66
Interest-bearing deposits	0.08	0.16	25	0.07	0.26	9	0.07	0.21	15	0.18	0.53	8	0.62	1.10	14
Time deposits of \$250K or more	0.31	0.48	26	0.51	0.82	18	0.33	0.66	16	1.25	1.42	33	1.70	1.96	25
Time deposits < \$250K	0.25	0.44	21	0.52	0.78	25	0.32	0.62	17	1.25	1.36	39	1.63	1.82	36
Other domestic deposits	0.07	0.13	31	0.04	0.17	8	0.05	0.15	18	0.11	0.36	5	0.55	0.93	18
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.10	0.16	37	0.09	0.18	39	0.10	0.17	50	0.31	0.62	24	1.53	1.86	38
Other borrowed funds and trading liabilities	0	1.14	5	0	1.38	4	0	1.27	2	0.16	1.50	4	0	2.38	1
All interest-bearing funds	0.10	0.31	8	0.10	0.42	5	0.10	0.37	6	0.23	0.74	3	0.72	1.49	10

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	100,691	92,517	383,842	352,434	359,769
Fiduciary activities income	29,743	27,749	115,341	99,998	99,298
Service charges on deposit accounts - domestic	20,842	18,351	76,166	75,656	84,451
Trading revenue	2,904	3,722	13,812	15,807	9,346
Investment banking fees and commissions	14,420	11,173	52,364	49,119	47,729
Insurance activities revenue	16,670	17,333	51,715	50,417	52,850
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-130	134	11,623	-484	5,719
Other non-interest income	16,242	14,055	62,821	61,921	60,376
Total overhead expenses	238,601	210,179	881,819	851,883	833,504
Personnel expense	137,217	117,641	484,235	469,947	469,022
Net occupancy expense	37,844	35,582	146,335	139,285	123,921
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	147	202	697	918	1,168
Other operating expenses	63,393	56,754	250,552	241,733	239,393
Fee income on mutual funds and annuities	3,295	2,958	12,486	10,207	9,677
Memoranda					
Assets under management in proprietary mutual funds and annuities	3,983,007	4,172,590	4,195,614	4,165,934	4,977,591
Number of equivalent employees	4,670	4,566	4,553	4,685	4,659
Average personnel expense per employee	29.38	25.76	106.36	100.31	100.67
Average assets per employee	10,901.32	9,221.20	10,010.79	7,999.91	6,834.69

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.27	2.26	70	3.20	2.10	70	3.25	2.17	68	2.90	2.02	67	2.69	2.72	55
Overhead expenses / Net Interest Income + non-interest income	68.11	61.09	74	62.90	59.31	67	64.30	59.28	69	64	62.28	61	61	61.29	53
Percent of Average Assets															
Total overhead expense	1.87	2.18	34	2	2.28	34	1.93	2.17	35	2.27	2.57	37	2.62	2.69	52
Personnel expense	1.08	1.21	33	1.12	1.28	32	1.06	1.21	35	1.25	1.30	48	1.47	1.41	54
Net occupancy expense	0.30	0.23	77	0.34	0.24	85	0.32	0.23	84	0.37	0.26	87	0.39	0.28	85
Other operating expenses	0.50	0.71	22	0.54	0.73	28	0.55	0.72	27	0.65	0.94	26	0.76	0.97	34
Overhead less non-interest income	1.08	1.18	40	1.12	1.10	47	1.09	1.10	42	1.33	1.25	52	1.49	1.32	57
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	63.89	60.59	63	58.84	58.69	49	60.24	58.83	50	59.73	61.82	46	56.97	60.64	40
Personnel expense	36.74	33.94	63	32.93	33.28	43	33.08	32.93	44	32.95	32.36	47	32.06	32.39	48
Net occupancy expense	10.13	6.43	88	9.96	6.42	89	10	6.23	93	9.77	6.58	90	8.47	6.52	84
Other operating expenses	17.01	19.35	35	15.94	18.45	36	17.16	19.18	39	17.01	22.28	27	16.44	21.20	23
Total non-interest income	26.96	26.24	60	25.90	28.42	49	26.22	27.67	51	24.71	28.83	44	24.59	29.23	49
Fiduciary activities income	7.96	2.31	91	7.77	2.15	92	7.88	2.20	91	7.01	2.09	90	6.79	1.97	90
Service charges on domestic deposit accounts	5.58	3.51	84	5.14	3.21	81	5.20	3.27	79	5.31	3.27	82	5.77	3.88	75
Trading revenue	0.78	0.53	73	1.04	0.97	69	0.94	0.62	76	1.11	1.28	70	0.64	1.18	57
Investment banking fees and commissions	3.86	2.33	78	3.13	2.51	72	3.58	2.58	75	3.44	2.46	76	3.26	3.54	74
Insurance activities revenue	4.46	0.38	95	4.85	0.38	96	3.53	0.36	96	3.54	0.41	94	3.61	0.47	92
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0	1.49	12	0	0.99	14	0	0.60	14	0	0.01	42	0	0.28	21
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	-0.03	1.74	8	0.04	3.74	9	0.79	3.30	29	-0.03	3.92	7	0.39	1.86	24
Other non-interest income	4.35	8.92	25	3.93	8.65	19	4.29	9.27	16	4.34	9.65	20	4.13	10.04	13
Overhead less non-interest income	36.93	33.42	62	32.94	29.66	55	34.02	30.52	57	35.02	31.93	54	32.38	31.06	44
Applicable income taxes / Pretax net operating income (tax equivalent)	9.36	20.83	3	5.38	21.04	2	7.98	21.18	3	4.52	18.63	5	9.37	20.56	2
Applicable income tax + TE / Pretax net operating income + TE	26.51	22.92	83	20.96	22.74	27	23.87	22.67	69	25.79	21.18	84	25.58	23.23	77

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	9,229,081	8,426,284	8,988,202	8,364,638	7,407,119	9.53	55.15
Commercial and industrial loans	5,901,804	8,031,086	5,948,261	7,638,108	5,844,509	-26.51	22.37
Loans to individuals	471,872	455,208	470,064	492,569	505,049	3.66	-1.35
Loans to depository institutions and acceptances of other banks	4,771	143	778	342	632	3236.36	132.28
Agricultural loans	20,030	31,977	23,217	23,261	26,451	-37.36	-18.42
Other loans and leases	915,009	945,165	905,910	962,395	966,557	-3.19	0.67
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	16,542,567	17,889,863	16,336,432	17,481,313	14,750,317	-7.53	35.76
Less: Allowance for loan and lease losses	246,835	261,258	248,666	263,177	132,167	-5.52	61.27
Net loans and leases	16,295,732	17,628,605	16,087,766	17,218,136	14,618,150	-7.56	35.44
Debt securities that reprice or mature in over 1 year	17,145,104	11,082,886	15,057,205	11,159,813	12,734,137	54.70	45.01
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	33,440,836	28,711,491	31,144,971	28,377,949	27,352,287	16.47	40.18
Interest-bearing bank balances	13,684,988	11,257,662	15,985,244	9,758,624	2,849,950	21.56	243.04
Federal funds sold and reverse repos	0	8,003	41,978	775	356,373	-100.00	-100.00
Debt securities that reprice or mature within 1 year	662,697	1,072,929	574,400	1,181,234	522,593	-38.23	71.13
Trading assets	316,111	174,178	184,261	156,112	80,751	81.49	577.14
Total earning assets	48,104,632	41,224,263	47,930,854	39,474,694	31,161,954	16.69	69.93
Non-interest-bearing cash and due from depository institutions	780,307	541,547	561,636	532,550	580,863	44.09	54.53
Premises, fixed assets, and leases	1,046,410	1,040,572	1,050,331	1,046,175	1,011,948	0.56	100.81
Other real estate owned	1,767	720	3,391	850	1,084	145.42	-13.42
Investment in unconsolidated subsidiaries	4,556	4,976	4,565	4,997	5,009	-8.44	-11.59
Intangible and other assets	1,395,219	1,280,739	1,378,189	1,369,266	1,336,032	8.94	14.24
Total assets	51,332,733	44,092,659	50,928,808	42,428,372	34,096,890	16.42	67.96
Quarterly average assets	50,909,182	42,103,992	48,575,692	40,364,953	32,972,259	20.91	68.91
Average loans and leases (YTD)	16,380,410	17,695,966	16,758,488	17,125,891	14,430,288	-7.43	35.45
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	16,542,567	17,889,863	16,336,432	17,481,313	14,750,317	-7.53	35.76
Real estate loans secured by 1-4 family	1,561,874	1,443,744	1,549,958	1,441,832	1,317,497	8.18	50.52
Commercial real estate loans	7,642,746	6,957,471	7,413,523	6,894,465	6,048,644	9.85	56.68
Construction and land development	1,887,221	1,534,632	1,717,321	1,547,233	1,616,114	22.98	34.12
Multifamily	283,464	336,367	277,713	364,906	226,887	-15.73	135.03
Nonfarm nonresidential	5,472,061	5,086,472	5,418,489	4,982,326	4,205,643	7.58	63.34
Real estate loans secured by farmland	24,461	25,069	24,721	28,341	40,978	-2.43	-26.02
Total investment securities	17,807,801	12,155,815	15,631,605	12,341,047	13,256,730	46.50	45.84
U.S. Treasury securities	3,507,746	1,302,031	2,179,433	1,119,633	1,948,134	169.41	-16.90
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	8,395,548	8,429,007	8,857,144	8,703,451	8,568,641	-0.40	15.86
Mortgage-backed securities	5,903,007	2,423,277	4,593,528	2,516,463	2,738,455	143.60	696.38
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,500	1,500	1,500	1,500	1,500	0.00	11.11
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	16,142,178	10,335,090	13,882,268	10,395,214	11,226,725	56.19	52.72
U.S. Treasury securities	3,507,746	1,302,031	2,179,433	1,119,633	1,948,134	169.41	-16.90
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	7,258,394	7,138,254	7,636,571	7,287,902	7,070,997	1.68	29.34
Mortgage-backed securities	5,376,038	1,894,805	4,066,264	1,987,679	2,207,594	183.73	629.53
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-25,630	63,577	59,806	107,063	18,670		
Available-for-sale securities appreciation (depreciation)	-432,054	550,385	478,740	710,165	391,823		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	5,086,870	4,803,197	6,408,176	5,097,339	3,915,449	5.91	49.01

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	18,198,700	16,157,639	18,479,556	15,157,766	10,943,466	12.63	66.09
NOW, ATS and transaction accounts	646,829	549,283	586,920	427,415	439,029	17.76	81.86
Time deposits less brokered deposits < \$250K	750,300	702,575	680,296	713,587	736,884	6.79	35.56
MMDA and other savings accounts	24,328,092	19,125,036	22,572,854	18,330,532	15,218,309	27.21	72.77
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	43,923,921	36,534,533	42,319,626	34,629,300	27,337,688	20.23	69.28
Time deposits of \$250K or more	591,278	444,638	432,608	427,548	371,712	32.98	143.66
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	1,877,818	1,923,424	2,766,724	2,116,997	1,695,342	-2.37	109.77
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	20,666		
Other borrowings w/remaining maturity over 1 year	0	0	0	0	303,022		
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	2,469,096	2,368,062	3,199,332	2,544,545	2,390,742	4.27	116.99
Trading liabilities	291,041	119,233	138,543	80,152	31,770	144.09	891.32
Subordinated notes and debentures + trust preferred securities	222,243	235,432	222,189	235,378	235,164	-5.60	-5.26
Other liabilities	650,140	567,481	609,563	645,981	189,858	14.57	456.56
Total liabilities	47,556,441	39,824,741	46,489,253	38,135,356	30,185,222	19.41	73.15
Equity Capital							
Perpetual preferred stock (including surplus)	145,452	145,452	145,452	145,452	144,486	0.00	0.67
Common stock	642	642	642	642	642	0.00	0.31
Common surplus	1,012,033	999,694	1,009,921	997,168	983,250	1.23	9.29
Retained earnings	3,002,642	2,797,064	2,956,966	2,750,723	2,667,534	7.35	47.76
Accumulated other comprehensive income	-371,790	387,748	347,318	512,970	267,370		
Other equity capital components	-12,687	-62,682	-20,744	-113,939	-151,614		
Total holding company equity capital	3,776,292	4,267,918	4,439,555	4,293,016	3,911,668	-11.52	21.92
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,776,292	4,267,918	4,439,555	4,293,016	3,911,668	-11.52	21.92
Total liabilities and capital	51,332,733	44,092,659	50,928,808	42,428,372	34,096,890	16.42	67.96
Memoranda							
Non-interest-bearing deposits	18,198,700	16,157,640	18,479,556	15,157,766	10,943,466	12.63	66.09
Interest-bearing deposits	26,316,499	20,821,531	24,272,678	19,899,082	16,765,934	26.39	72.76
Total deposits	44,515,199	36,979,171	42,752,234	35,056,848	27,709,400	20.38	69.97
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,439,555	4,293,016	4,293,016	3,911,668	3,368,917		
Accounting restatements	0	0	0	-29,252	-14,672		
Net income	99,102	116,015	443,079	331,151	443,599		
Net sale of new perpetual preferred stock	0	0	0	-4,548	0		
Net sale of new common stock	5,739	29,397	54,417	12,557	20,770		
Sale of treasury stock	0	1,749	1,749	10,307	0		
Less: Purchase of treasury stock	996	1,288	3,864	15,785	68,793		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	50,112	48,275	195,943	182,600	185,069		
Change in other comprehensive income	-719,108	-125,222	-165,653	245,600	330,970		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	2,112	2,526	12,754	13,918	15,946		
Holding company equity capital, ending balance	3,776,292	4,267,918	4,439,555	4,293,016	3,911,668		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	17.98	37.11	16	19.11	36.10	15	17.65	36.25	15	19.71	36.22	19	21.72	37.78	22
Commercial and industrial loans	11.50	10.78	60	18.21	13.88	71	11.68	10.76	62	18	13.52	72	17.14	12.02	76
Loans to individuals	0.92	3.61	41	1.03	3.42	44	0.92	3.36	44	1.16	3.40	46	1.48	4.20	46
Loans to depository institutions and acceptances of other banks	0.01	0.02	80	0	0.02	67	0	0.02	74	0	0.03	65	0	0.04	63
Agricultural loans	0.04	0.17	56	0.07	0.19	58	0.05	0.18	54	0.05	0.19	57	0.08	0.24	58
Other loans and leases	1.78	4.19	28	2.14	4.29	35	1.78	4.47	27	2.27	4.63	30	2.83	5.01	38
Net loans and leases	31.75	59.31	8	39.98	60.99	8	31.59	58.67	8	40.58	61.58	11	42.87	63.77	14
Debt securities over 1 year	33.40	19.47	88	25.14	16.70	84	29.57	19.46	79	26.30	15.55	91	37.35	14.60	98
Mutual funds and equity securities	0	0.06	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	65.15	80.04	10	65.12	78.43	12	61.15	79.22	7	66.88	78.16	13	80.22	79.65	30
Interest-bearing bank balances	26.66	7.18	96	25.53	9.08	95	31.39	8.50	97	23	7.51	96	8.36	3.06	89
Federal funds sold and reverse repos	0	0.55	27	0.02	0.50	66	0.08	0.54	70	0	0.82	58	1.05	1.57	79
Debt securities 1 year or less	1.29	1.65	58	2.43	1.59	76	1.13	1.56	54	2.78	1.68	79	1.53	1.91	57
Trading assets	0.62	0.52	78	0.40	0.56	64	0.36	0.49	68	0.37	1.01	51	0.24	1.19	50
Total earning assets	93.71	91.28	78	93.49	91.48	71	94.11	91.77	76	93.04	91.05	73	91.39	89.53	69
Non-interest cash and due from depository institutions	1.52	0.96	88	1.23	1	69	1.10	0.82	75	1.26	1.07	64	1.70	1.14	86
Other real estate owned	0	0.01	41	0	0.02	21	0.01	0.01	53	0	0.02	21	0	0.03	20
All other assets	4.77	7.70	17	5.28	7.44	26	4.78	7.35	19	5.71	7.82	25	6.90	9.27	23
Memoranda															
Short-term investments	27.95	10.28	92	27.98	11.92	91	32.60	11.47	94	25.79	11.17	89	10.94	7.63	74
U.S. Treasury securities	6.83	1.80	86	2.95	0.98	81	4.28	1.47	83	2.64	0.84	82	5.71	1.03	94
US agency securities (excluding mortgage-backed securities)	0	0.79	11	0	0.73	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	16.36	1.72	97	19.12	1.77	98	17.39	1.73	98	20.51	1.69	98	25.13	1.34	99
Mortgage-backed securities	11.50	14.04	40	5.50	12.38	14	9.02	14.14	27	5.93	11.75	19	8.03	11.44	30
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.55	21	0	0.46	23	0	0.53	22	0	0.42	27	0	0.39	26
Loans held-for-sale	0	0.40	7	0	0.46	6	0	0.55	7	0	0.52	7	0	0.39	7
Loans held for investment	32.23	59.15	9	40.57	61.15	8	32.08	58.06	9	41.20	61.72	11	43.26	63.50	14
Real estate loans secured by 1-4 family	3.04	11.67	12	3.27	11.69	14	3.04	11.46	13	3.40	11.91	16	3.86	13.29	15
Revolving	1.06	1.40	48	1.03	1.51	47	1.02	1.42	48	1.07	1.66	44	1.10	2.07	37
Closed-end, secured by first liens	0.78	9.94	7	0.90	9.76	7	0.82	9.67	7	0.92	9.81	9	1.23	10.69	10
Closed-end, secured by junior liens	1.20	0.17	95	1.35	0.21	95	1.20	0.17	94	1.41	0.22	95	1.53	0.28	94
Commercial real estate loans	14.89	23.42	28	15.78	22.27	29	14.56	22.69	29	16.25	22.22	32	17.74	22.23	39
Construction and land development	3.68	3.49	57	3.48	3.32	55	3.37	3.34	55	3.65	3.40	56	4.74	3.44	68
Multifamily	0.55	3.52	15	0.76	3.21	18	0.55	3.57	15	0.86	3.12	20	0.67	3.01	18
Nonfarm nonresidential	10.66	15.11	34	11.54	14.77	35	10.64	14.57	35	11.74	14.72	37	12.33	14.69	42
Real estate loans secured by farmland	0.05	0.33	42	0.06	0.33	46	0.05	0.30	45	0.07	0.33	47	0.12	0.36	56

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	55.79	61.87	33	47.10	57.91	27	55.02	61.05	34	47.85	57.15	28	50.22	57.46	38
Real estate loans secured by 1-4 family	9.44	20.07	19	8.07	19.43	18	9.49	19.86	20	8.25	19.43	18	8.93	20.75	17
Revolving	3.29	2.35	65	2.54	2.45	55	3.18	2.43	61	2.59	2.64	52	2.55	3.15	46
Closed-end	6.15	17.49	15	5.53	16.76	15	6.31	17.24	16	5.66	16.59	16	6.39	17.39	16
Commercial real estate loans	46.20	38.39	60	38.89	35.36	53	45.38	37.86	57	39.44	34.63	55	41.01	33.52	60
Construction and land development	11.41	5.82	80	8.58	5.29	77	10.51	5.65	80	8.85	5.26	78	10.96	5.09	88
1-4 family	2.08	1.29	73	1.16	1.05	64	1.70	1.18	69	1.11	0.93	62	1.11	0.94	65
Other	9.32	4.49	88	7.42	4.21	82	8.82	4.40	86	7.74	4.19	83	9.84	4.02	92
Multifamily	1.71	5.66	19	1.88	5.08	23	1.70	5.78	19	2.09	4.96	26	1.54	4.69	20
Nonfarm nonresidential	33.08	25	69	28.43	23.47	63	33.17	24.56	69	28.50	22.93	63	28.51	22.15	66
Owner-occupied	11.64	8.44	69	9.54	7.93	62	11.61	8.29	70	9.52	7.68	63	9.73	7.72	61
Other	21.44	16.32	68	18.90	15.25	61	21.55	15.94	71	18.98	14.95	62	18.78	14.34	67
Real estate loans secured by farmland	0.15	0.59	53	0.14	0.56	51	0.15	0.54	54	0.16	0.54	54	0.28	0.55	61
Loans to depository institutions and acceptances of other banks	0.03	0.03	82	0	0.03	67	0	0.04	74	0	0.06	68	0	0.11	65
Commercial and industrial loans	35.68	18.81	88	44.89	23.16	96	36.41	18.86	88	43.69	22.17	95	39.62	19.53	90
Loans to individuals	2.85	6.52	54	2.54	6.02	50	2.88	6.24	54	2.82	6.13	51	3.42	7.13	49
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0.12	0.31	61	0.18	0.33	64	0.14	0.34	60	0.13	0.32	62	0.18	0.37	66
Other loans and leases	5.53	8.03	52	5.28	8.05	52	5.55	8.75	52	5.51	9.09	49	6.55	9.85	49
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	245.57	395.39	20	240.60	382.51	21	242.69	391.81	19	245.77	381.27	23	236.35	391.26	26
Real estate loans secured by 1-4 family	41.56	125.02	15	41.22	124.29	16	41.85	126.06	17	42.36	125.03	17	42.04	138.18	14
Revolving	14.50	14.84	55	12.98	16.14	51	14.02	15.44	55	13.31	17.42	49	11.98	21.26	36
Closed-end	27.06	108.83	11	28.24	106.79	13	27.83	108.85	13	29.06	106.14	14	30.06	115.20	14
Commercial real estate loans	203.36	249.33	36	198.66	237.40	35	200.17	245.88	36	202.58	234.65	38	193.01	229.44	39
Construction and land development	50.22	36.95	66	43.82	35.26	63	46.37	35.95	63	45.46	35.62	65	51.57	34.95	70
1-4 family	9.18	8.02	62	5.93	6.84	55	7.48	7.42	60	5.70	6.34	55	5.23	6.61	55
Other	41.04	28.49	67	37.89	28.01	68	38.89	28.11	66	39.76	28.16	68	46.34	27.32	75
Multifamily	7.54	37.99	16	9.60	34.02	18	7.50	38.66	16	10.72	32.74	23	7.24	31.04	17
Nonfarm nonresidential	145.60	160.85	44	145.24	157.71	42	146.31	158.05	46	146.39	155.06	45	134.20	152.10	43
Owner-occupied	51.24	53.96	53	48.71	52.99	49	51.23	52.99	52	48.89	52.37	49	45.79	53.07	48
Other	94.36	105.37	44	96.52	102.29	47	95.07	102.54	46	97.50	100.54	47	88.40	97.41	45
Real estate loans secured by farmland	0.65	3.46	45	0.72	3.50	45	0.67	3.22	47	0.83	3.44	46	1.31	3.60	54
Loans to depository institutions and acceptances of other banks	0.13	0.18	81	0	0.18	67	0.02	0.21	73	0.01	0.28	67	0.02	0.44	62
Commercial and industrial loans	157.04	113.45	73	229.31	145.22	84	160.61	114.45	73	224.43	139.91	85	186.49	122.02	78
Loans to individuals	12.56	36.67	45	13	35.91	46	12.69	34.55	46	14.47	37.47	48	16.12	43.51	46
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0.53	1.66	60	0.91	1.94	62	0.63	1.86	59	0.68	1.88	60	0.84	2.18	60
Other loans and leases	24.35	47.86	36	26.99	47.52	41	24.46	51.06	36	28.28	49.54	37	30.84	52.44	39
Supplemental															
Non-owner occupied CRE loans / Gross loans	34.71	30.57	59	29.35	27.81	53	33.95	30.07	57	29.92	27.32	53	31.28	26.45	59
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	152.77	198.65	36	149.94	185.94	36	149.77	195.33	36	153.69	183.76	38	147.21	178.57	40
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	204.01	256.17	35	198.66	243.39	35	201	252.85	35	202.58	240.85	38	193.01	236.10	37

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	27.95	10.28	92	27.98	11.92	91	32.60	11.47	94	25.79	11.17	89	10.94	7.63	74
Liquid assets	47.13	28.10	89	35.62	27.16	79	46.23	29.03	88	33.20	26.22	75	25.09	22.44	68
Investment securities	34.69	21.67	87	27.57	18.78	82	30.69	21.63	76	29.09	17.85	87	38.88	16.99	96
Net loans and leases	31.75	59.31	8	39.98	60.99	8	31.59	58.67	8	40.58	61.58	11	42.87	63.77	14
Net loans, leases and standby letters of credit	32.21	60.12	5	40.59	61.79	8	32.06	59.49	5	41.18	62.48	11	43.72	64.84	12
Core deposits	85.57	76.85	94	82.86	73.69	85	83.10	75.71	80	81.62	70.67	87	80.18	63.09	90
Noncore funding	4.81	9.46	39	5.37	11.95	26	6.28	10.30	41	6	14.13	24	7.01	19.36	15
Time deposits of \$250K or more	1.15	1.46	45	1.01	1.96	29	0.85	1.58	30	1.01	2.11	27	1.09	2.94	19
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	3.66	1.11	88	4.36	1.22	87	5.43	1.23	90	4.99	1.47	86	4.97	1.94	84
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	3.66	0.44	95	4.34	0.60	95	5.35	0.54	97	4.99	0.54	95	3.93	0.48	93
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	1.03	11	0	1.11	10	0	1	11	0	1.24	7	0.06	3.01	14
Earning assets that reprice within 1 year	47.76	36.68	79	49.44	38.67	80	52.06	37.37	85	48.92	39.38	76	41.33	39.29	53
Interest-bearing liabilities that reprice within 1 year	2.05	6.16	15	2.18	7.73	8	1.75	6.39	7	2.31	8.20	10	2.62	10.19	8
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	45.71	29.01	87	47.26	29.49	89	50.30	29.65	90	46.61	29.11	88	38.71	26.63	84
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-35.52	-1.97	1	-34.73	-0.51	2	-43.03	-2.33	0	-29.59	3.20	2	-4.89	14.45	6
Net short-term noncore funding dependence	-35.90	-6.65	5	-34.95	-6.88	6	-43.31	-7.71	5	-29.76	-4.76	6	-6.26	3.38	17
Short-term investment / Short-term noncore funding	612.64	265.83	85	535.31	246.74	88	533.65	273.46	80	438.49	184.19	88	184.99	77.77	83
Liquid assets - short-term noncore funding / Nonliquid assets	80.51	35.38	89	47.21	30.67	78	74.63	36.68	88	40.89	28.18	75	25.60	16.97	75
Net loans and leases / Total deposits	36.61	73.06	4	47.67	76.22	5	37.63	72.79	3	49.11	79.43	6	52.76	90.31	4
Net loans and leases / Core deposits	37.10	78.05	2	48.25	83.77	2	38.01	78.25	2	49.72	88.34	3	53.47	103.93	2
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.72	-3.53	64	1.92	0.62	86	1.70	0.12	90	3.34	1.57	78	0.62	0.72	56
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-12.14	-8.82	25	16.66	1.31	99	13.61	-0.25	99	22.17	4.31	99	13.05	1.36	98
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	9.35	20.27	37	14.98	12.84	61	11.19	14.28	53	15.77	11.38	64	15.31	12.67	62
Available-for-sale securities	90.65	77.97	62	85.02	85.49	38	88.81	83.77	48	84.23	87.23	35	84.69	85.40	38
U.S. Treasury securities	19.70	8.39	82	10.71	5.10	81	13.94	6.70	80	9.07	4.72	79	14.70	6.15	80
US agency securities (excluding mortgage-backed securities)	0	3.73	11	0	4.35	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	47.15	7.89	97	69.34	9.71	99	56.66	8.22	98	70.52	9.83	99	64.64	7.75	99
Mortgage-backed securities	33.15	65.55	10	19.94	66.67	5	29.39	66.54	6	20.39	66.64	6	20.66	67.43	8
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.01	3.16	20	0.01	3.05	22	0.01	3.08	22	0.01	3.01	24	0.01	2.94	23
Mutual funds and equity securities	0	0.30	12	0	0.36	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	3.72	8.63	36	8.83	9.29	57	3.67	7.78	39	9.57	10.55	55	3.94	11.86	27
Debt securities 1 to 5 years	23.82	18.50	65	17.91	16.09	61	22.27	18.25	64	18.17	17.03	55	11.97	17.94	48
Debt securities over 5 years	72.46	70.45	45	73.27	72.48	44	74.06	71.11	44	72.26	69.86	48	84.08	66.02	70
Pledged securities	28.57	29.79	52	39.51	33.48	61	40.99	32.26	64	41.30	35.67	58	29.54	30.57	52
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	16.28	-1.29	71	213.53	156.41	72	51.74	27.98	67	193.40	183.32	64	-33	26.69	8
Investment securities	46.50	28.40	74	-2.04	31.91	13	26.66	31.36	50	-6.91	23.62	12	6.47	11.75	51
Core deposits	20.23	14.47	76	30.55	29.18	61	22.21	16.94	74	26.67	26.88	55	1.34	11.23	13
Noncore funding	4.27	-10.65	73	51.74	-25.09	97	25.73	-14.79	90	6.43	-12.18	72	47.81	6.59	89

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			10,417,666	9,800,986	9,076,290
Commit: Secured commercial real estate loans	2,064,471	1,779,613	2,055,637	1,642,622	2,037,326
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			21,571	10,170	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	239,939	267,588	239,484	253,118	290,203
Commercial and similar letters of credit	3,175	6,775	9,180	14,438	2,042
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	15,062	4,079	15,062	6,956	29,035
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	16,373	16,833
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	15,062	4,079	15,062	23,329	45,868
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	265,930	382,086	270,431	356,601	107,835
Purchased options contracts (interest rate)	265,930	382,086	270,431	356,601	107,835
Interest rate swaps	2,293,240	2,145,397	2,355,122	2,350,069	2,261,413
Futures and forward foreign exchange	20,567	12,610	5,759	0	9,286
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	531,981	390,877	473,343	255,309	70,904
Purchased options contracts (commodity and other)	531,981	390,877	473,343	255,309	70,904
Commodity and other swaps	868,723	611,141	749,764	409,119	294,731

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							20.46	22.78	49	23.10	22.01	58	26.62	23.52	65
Standby letters of credit	0.47	0.64	51	0.61	0.67	61	0.47	0.65	51	0.60	0.71	57	0.85	0.84	64
Commercial and similar letters of credit	0.01	0.02	59	0.02	0.02	67	0.02	0.02	70	0.03	0.02	79	0.01	0.02	53
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.03	0.26	55	0.01	0.28	54	0.03	0.24	58	0.02	0.35	54	0.09	0.42	61
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0.04	0.30	63	0.05	0.52	64
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.03	0.17	74	0.01	0.16	68	0.03	0.13	72	0.05	0.30	72	0.13	0.45	77
Derivative contracts	9.31	45.51	36	9.79	42.67	31	9.03	46.30	33	9.39	48.62	25	8.57	68.47	24
Interest rate contracts	5.50	33.09	24	6.60	30.32	23	5.69	32.46	21	7.22	34.36	21	7.26	47.31	22
Interest rate futures and forward contracts	0	4.02	14	0	4.59	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0.52	1.59	57	0.87	2	52	0.53	1.41	54	0.84	2.18	50	0.32	2.47	42
Purchased options contracts (interest rate)	0.52	1.35	66	0.87	1.45	70	0.53	1.31	67	0.84	1.46	70	0.32	2.65	57
Interest rate swaps	4.47	19.54	27	4.87	20.33	26	4.62	20.49	25	5.54	20.83	24	6.63	28.86	26
Foreign exchange contracts	0.04	6.48	60	0.03	6.19	57	0.01	6.30	54	0	6.01	25	0.03	10.12	49
Futures and forward foreign exchange contracts	0.04	3.96	62	0.03	3.83	59	0.01	3.78	57	0	3.47	25	0.03	5.23	50
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	3.77	1.07	88	3.16	0.80	88	3.33	0.92	87	2.17	1.86	84	1.28	3.32	79
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	1.04	0.36	88	0.89	0.27	90	0.93	0.32	88	0.60	0.52	88	0.21	0.98	80
Purchased options contracts (commodity and other)	1.04	0.26	89	0.89	0.18	91	0.93	0.21	89	0.60	0.37	89	0.21	0.94	80
Commodity and other swaps	1.69	0.32	88	1.39	0.27	88	1.47	0.31	87	0.96	0.32	86	0.86	0.38	84
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							62.16	44.98	77	57.23	42.82	75	62.90	45.53	76

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	4,778,352	4,315,074	4,598,193	3,983,008	2,922,908
Interest rate contracts	2,825,100	2,909,569	2,895,984	3,063,271	2,477,083
Foreign exchange contracts	20,567	12,610	5,759	0	9,286
Equity, commodity, and other contracts	1,932,685	1,392,895	1,696,450	919,737	436,539
Derivatives Position					
Futures and forwards	20,567	12,610	5,759	0	9,286
Written options	797,911	772,963	743,774	611,910	178,739
Exchange-traded	0	0	0	0	0
Over-the-counter	797,911	772,963	743,774	611,910	178,739
Purchased options	797,911	772,963	743,774	611,910	178,739
Exchange-traded	0	0	0	0	0
Over-the-counter	797,911	772,963	743,774	611,910	178,739
Swaps	3,161,963	2,756,538	3,104,886	2,759,188	2,556,144
Held for trading	4,776,265	4,311,667	4,595,767	3,979,284	2,912,790
Interest rate contracts	2,823,013	2,906,162	2,893,558	3,059,547	2,466,965
Foreign exchange contracts	20,567	12,610	5,759	0	9,286
Equity, commodity, and other contracts	1,932,685	1,392,895	1,696,450	919,737	436,539
Non-traded	2,087	3,407	2,426	3,724	10,118
Interest rate contracts	2,087	3,407	2,426	3,724	10,118
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,006,582	3,550,269	3,880,560	3,410,800	2,796,993
One year or less	1,448,252	1,496,462	1,491,399	1,490,848	1,014,689
Over 1 year to 5 years	1,483,236	949,187	1,256,919	850,414	790,218
Over 5 years	1,075,094	1,104,620	1,132,242	1,069,538	992,086
Gross negative fair value (absolute value)	291,043	119,337	138,577	80,286	31,908
Gross positive fair value	286,593	147,569	159,100	131,657	56,459
Held for trading	286,592	147,569	159,100	131,657	56,453
Non-traded	1	0	0	0	6
Current credit exposure on risk-based capital derivative contracts	251,263	137,323	129,956	129,079	60,524
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	59.12	93.91	6	67.43	94.52	9	62.98	94.17	7	76.91	94.10	14	84.75	93.44	20
Foreign exchange contracts	0.43	3.18	62	0.29	3.16	58	0.13	3.47	57	0	3.49	25	0.32	3.20	52
Equity, commodity, and other contracts	40.45	1.19	97	32.28	1.04	98	36.89	1.14	98	23.09	1.17	96	14.94	1.64	92
Futures and forwards															
Written options	0.43	10.22	25	0.29	12.82	21	0.13	11.16	18	0	14.05	7	0.32	13.49	16
Exchange-traded	16.70	6.03	83	17.91	8.11	81	16.18	6.28	82	15.36	8.18	78	6.12	5.91	62
Over-the-counter	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	16.70	5.74	84	17.91	7.80	81	16.18	5.96	84	15.36	7.73	79	6.12	5.10	66
Exchange-traded	16.70	3.59	91	17.91	3.58	93	16.18	3.27	92	15.36	3.42	90	6.12	4.42	69
Over-the-counter	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	16.70	3.11	92	17.91	3.15	93	16.18	2.87	94	15.36	2.86	92	6.12	3.35	74
Held for trading															
Interest rate contracts	66.17	74.58	31	63.88	69.64	34	67.52	74.26	32	69.27	68.76	42	87.45	69.75	62
Foreign exchange contracts	99.96	38.74	93	99.92	42.14	93	99.95	40.42	93	99.91	43.53	93	99.65	44.16	93
Equity, commodity, and other contracts	59.08	32.48	62	67.35	36.29	63	62.93	34.15	64	76.81	36.62	77	84.40	37.24	83
Non-traded															
Interest rate contracts	0.43	1.60	75	0.29	1.47	71	0.13	1.68	69	0	1.60	32	0.32	1.60	65
Foreign exchange contracts	40.45	0.58	99	32.28	0.51	99	36.89	0.60	99	23.09	0.68	97	14.94	0.83	95
Equity, commodity, and other contracts															
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	0.04	61.26	6	0.08	57.86	6	0.05	59.58	6	0.09	56.47	6	0.35	55.84	6
Over 1 year to 5 years	0.04	57.41	6	0.08	54.11	6	0.05	56.71	6	0.09	53.82	7	0.35	52.22	7
Over 5 years	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Gross negative fair value (absolute value)	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Gross positive fair value	83.85	92.63	20	82.28	90.92	23	84.39	92.53	22	85.63	91.48	25	95.69	93.86	41
One year or less	30.31	27.97	64	34.68	26.80	65	32.43	27.56	63	37.43	32.05	67	34.72	32.17	58
Over 1 year to 5 years	31.04	26.35	58	22	28.69	46	27.34	27.01	49	21.35	27.06	47	27.04	30.45	50
Over 5 years	22.50	29.53	43	25.60	30.03	47	24.62	29.89	44	26.85	29.56	50	33.94	28.09	58
Gross negative fair value (absolute value)	6.09	1.21	97	2.77	1.21	93	3.01	0.98	94	2.02	1.55	68	1.09	0.83	65
Gross positive fair value	6	1.52	96	3.42	1.70	96	3.46	1.34	96	3.31	2.23	75	1.93	1.19	80
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.08	0.06	79	0.04	0.05	66	0.04	0.04	74	0.03	0.07	46	0.01	0.06	43
Gross positive fair value (X)	0.08	0.06	76	0.04	0.07	56	0.05	0.05	68	0.04	0.09	41	0.02	0.07	39
Held for trading (X)	0.08	0.04	84	0.04	0.05	68	0.05	0.04	75	0.04	0.07	56	0.02	0.06	53
Non-traded (X)	0	0.01	8	0	0.01	6	0	0.01	5	0	0.02	4	0	0.01	10
Current credit exposure (X)	0.07	0.04	81	0.04	0.05	59	0.04	0.04	68	0.04	0.06	48	0.02	0.05	44
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.94	0.47	82	0.58	0.61	61	0.51	0.46	72	0.54	0.85	50	0.26	0.73	45

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	248,666	263,177	263,177	132,167	132,132
Gross losses	10,531	7,965	30,686	122,531	51,032
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,236	6,046	22,272	19,095	17,308
Net losses	6,295	1,919	8,414	103,436	33,724
Provision for loan and lease losses	4,464	0	-6,097	237,011	33,759
Adjustments	0	0	0	-2,565	0
Ending balance	246,835	261,258	248,666	263,177	132,167
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct												
Provision for loan and lease losses / Average assets	0.04	0.04	60	0	-0.11	64	-0.01	-0.09	65	0.63	0.51	69	0.11	0.15	47
Provision for loan and lease losses / Average loans and leases	0.11	0.06	71	0	-0.20	64	-0.04	-0.16	65	1.38	0.82	83	0.23	0.24	59
Provision for loan and lease losses / Net loan and lease losses	70.91	49.50	55	0	-168.35	57	-72.46	-105.48	49	229.14	487.86	28	100.10	130.58	29
Allowance for loan and lease losses / Total loans and leases not held for sale	1.49	1.20	77	1.46	1.49	53	1.52	1.23	76	1.51	1.58	50	0.90	0.83	55
Allowance for loan and lease losses / Total loans and leases	1.49	1.17	78	1.46	1.47	55	1.52	1.20	78	1.51	1.55	51	0.90	0.81	56
Allowance for loan and lease losses / Net loans and leases losses (X)	9.80	38.27	40	34.04	18.09	81	29.55	21.39	77	2.54	11.58	5	3.92	8.03	42
Allowance for loan and lease losses / Nonaccrual assets	504.09	355.27	77	512.51	291.29	85	462.95	364.13	74	428.29	299.17	76	129.19	218.72	36
ALLL / 90+ days past due + nonaccrual loans and leases	376.63	284.19	77	384.71	246.27	79	269.01	287.08	58	347.48	244.34	76	120.46	151.73	48
Gross loan and lease losses / Average loans and leases	0.26	0.17	74	0.18	0.24	49	0.18	0.19	58	0.72	0.34	87	0.35	0.28	70
Recoveries / Average loans and leases	0.10	0.07	77	0.14	0.08	79	0.13	0.08	79	0.11	0.07	75	0.12	0.08	77
Net losses / Average loans and leases	0.15	0.09	76	0.04	0.16	32	0.05	0.11	38	0.60	0.27	86	0.23	0.21	64
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	13.80	10.98	68	4.93	7.39	36	18.18	34.67	26	37.42	33.98	64	28.86	36.22	45
Earnings coverage of net loan and lease losses (X)	18.46	38.54	49	64.57	25.70	81	57.46	39.72	73	5.69	22.91	26	15.81	24.40	51

Net Loan and Lease Losses By Type

Real estate loans	0.02	-0.01	85	-0.05	0.03	5	-0.04	0.02	9	0.09	0.04	78	0.04	0.01	81
Real estate loans secured by 1-4 family	0.05	-0.02	94	-0.12	-0.01	1	-0.11	-0.02	3	0.05	0.01	84	0.21	0.01	96
Revolving	-0.01	-0.08	51	-0.08	-0.03	21	0.01	-0.07	80	0.13	0.01	88	0.29	0.02	94
Closed-end	0.08	-0.02	94	-0.14	-0.01	0	-0.18	-0.01	1	0.01	0	66	0.17	0	96
Commercial real estate loans	0.02	0	84	-0.04	0.05	7	-0.03	0.04	7	0.10	0.07	71	0.01	0.01	59
Construction and land development	0.06	-0.02	96	0	0	34	-0.01	0	33	0.21	0	95	0	-0.01	39
1-4 family	0	0	20	0	0	17	0	0	19	0	0	24	0	0	22
Other	0.06	-0.01	96	0	0	29	-0.01	0	31	0.21	0	96	0	-0.01	41
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0.01	0.01	77	-0.05	0.07	6	-0.03	0.05	6	0.07	0.11	56	0.01	0.02	59
Owner-occupied	0	0	64	0	0.01	50	-0.02	0.01	4	0.03	0.02	73	0	0.01	61
Other	0.01	0	82	-0.05	0.06	3	-0.01	0.04	13	0.05	0.08	61	0.01	0.01	70
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.14	0.11	69	0.07	0.20	43	0.05	0.17	33	1.12	0.47	88	0.27	0.37	48
Loans to individuals	0.28	0.70	29	0.43	1.06	31	0.33	0.71	30	0.58	1.13	35	1.55	1.17	70
Credit card loans		1.88			2.41			1.84			2.92			3.11	
Agricultural loans	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	1.43	0.16	94	0.49	0.09	89	0.80	0.10	93	0.76	0.15	92	0.69	0.15	91

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	43,772	88,811	82,094	88,598	50,785
90+ days past due loans and leases	16,572	16,935	38,723	14,289	7,421
Nonaccrual loans and leases	48,966	50,976	53,713	61,449	102,302
Total past due and nonaccrual loans and leases	109,310	156,722	174,530	164,336	160,508
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	3,439	7,395	5,576
Total restructured loans and leases	0	0	3,439	7,395	5,576
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	0	0	306	0	6,098
Other real estate owned	1,767	720	3,391	850	1,084
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.26	0.32	49	0.50	0.33	77	0.50	0.32	77	0.51	0.39	72	0.34	0.43	50
90+ days past due loans and leases	0.10	0.10	72	0.09	0.11	72	0.24	0.10	82	0.08	0.12	62	0.05	0.15	46
Nonaccrual loans and leases	0.30	0.44	34	0.28	0.65	14	0.33	0.46	37	0.35	0.66	24	0.69	0.51	72
90+ days past due and nonaccrual loans and leases	0.40	0.59	36	0.38	0.82	20	0.57	0.62	51	0.43	0.85	25	0.74	0.71	56
30-89 days past due restructured	0	0.01	17	0	0.01	20	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0	0.10	2	0	0.13	3	0.02	0.10	22	0.04	0.13	29	0.04	0.14	25
30-89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.26	0.32	49	0.50	0.33	77	0.50	0.32	77	0.51	0.40	72	0.34	0.43	50
90+ days past due assets	0.10	0.10	72	0.09	0.11	72	0.24	0.10	82	0.08	0.12	62	0.05	0.15	46
Nonaccrual assets	0.30	0.45	33	0.28	0.66	14	0.33	0.47	37	0.35	0.67	24	0.69	0.53	72
30+ days past due and nonaccrual assets	0.66	0.94	40	0.88	1.18	44	1.07	0.97	67	0.94	1.29	40	1.09	1.19	56
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.13	0.35	17	0.15	0.50	11	0.18	0.36	25	0.18	0.52	13	0.32	0.44	40
90+ days past due and nonaccrual assets + other real estate owned	0.13	0.36	14	0.16	0.53	8	0.19	0.37	23	0.18	0.55	12	0.32	0.48	35
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.10	0.41	8	0.12	0.58	5	0.11	0.41	9	0.15	0.60	8	0.32	0.53	25
Allowance for loan and lease losses	20.55	62.77	11	19.79	69.27	7	23.09	62.64	13	23.67	66.66	10	82.84	115.41	38
Equity capital + allowance for loan and lease losses	1.26	3.67	10	1.14	5.03	5	1.22	3.60	11	1.37	4.97	10	2.71	4.28	33
Tier 1 capital + allowance for loan and lease losses	1.33	4.23	10	1.45	5.96	7	1.52	4.30	12	1.80	6.05	11	3.49	5.65	27
Loans and leases + other real estate owned	0.31	0.69	20	0.29	0.97	8	0.35	0.71	22	0.36	0.97	10	0.74	0.85	47

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.27	0.26	57	0.61	0.31	86	0.47	0.26	81	0.33	0.39	53	0.26	0.38	42
90+ days past due	0.03	0.13	62	0.09	0.13	73	0.12	0.12	77	0.04	0.16	58	0.04	0.16	50
Nonaccrual	0.22	0.51	25	0.25	0.76	13	0.19	0.52	25	0.27	0.76	14	0.14	0.46	16
Commercial and industrial															
30–89 days past due	0.20	0.26	51	0.38	0.22	75	0.60	0.24	87	0.72	0.23	89	0.44	0.31	75
90+ days past due	0.22	0.03	91	0.11	0.02	90	0.45	0.04	96	0.12	0.03	87	0.06	0.05	67
Nonaccrual	0.34	0.53	44	0.32	0.69	30	0.46	0.57	50	0.44	0.75	34	1.56	0.83	81
Individuals															
30–89 days past due	1.04	0.67	81	0.54	0.53	53	0.59	0.63	52	0.88	0.83	58	0.57	0.83	37
90+ days past due	0.02	0.08	55	0.07	0.11	61	0.11	0.09	71	0.24	0.14	78	0.09	0.17	57
Nonaccrual	0	0.16	11	0	0.22	22	0	0.17	25	0	0.28	20	0	0.17	22
Depository institution loans															
30–89 days past due	0	0	45	0	0.01	44	0	0.01	45	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	50	0	0	47	0	0	46	0	0	49
Nonaccrual	0	0.01	45	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural															
30–89 days past due	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual	0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due		0			0.03			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.23			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0.27	0.13	80	0.49	0.13	86	0.17	0.12	74	0.16	0.18	64	0.25	0.20	65
90+ days past due	0.05	0.01	91	0.02	0.01	84	0.06	0.01	91	0.03	0.01	86	0.09	0.01	92
Nonaccrual	0.89	0.08	96	0.50	0.15	85	1	0.09	96	0.53	0.15	86	0.09	0.13	61

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.25	0.44	37	0.45	0.47	57	0.38	0.46	50	0.55	0.65	55	0.57	0.67	57
	90+ days past due	0.13	0.25	71	0.20	0.28	77	0.15	0.24	71	0.16	0.33	72	0.15	0.31	68
	Nonaccrual	0.03	0.68	5	0.04	0.88	5	0.03	0.71	5	0.07	0.89	7	0.07	0.73	5
Revolving	30-89 days past due	0.27	0.27	56	0.42	0.31	73	0.36	0.28	64	0.26	0.48	33	0.69	0.45	74
	90+ days past due	0.23	0.03	90	0.18	0.03	88	0.23	0.02	93	0.17	0.03	89	0.03	0.05	67
	Nonaccrual	0	1.02	10	0.01	1.31	10	0.01	1.18	12	0.08	1.13	15	0.11	1	15
Closed-end	30-89 days past due	0.24	0.46	36	0.46	0.48	58	0.39	0.49	51	0.69	0.65	67	0.53	0.70	47
	90+ days past due	0.08	0.28	66	0.20	0.31	77	0.11	0.26	69	0.16	0.38	70	0.19	0.35	70
	Nonaccrual	0.04	0.66	5	0.05	0.85	6	0.04	0.67	5	0.06	0.87	7	0.05	0.70	4
Junior lien	30-89 days past due	0.10	0.01	96	0.18	0.01	97	0.16	0.01	97	0.31	0.02	99	0.24	0.02	98
	90+ days past due	0.03	0	96	0.08	0	98	0.04	0	97	0.04	0	97	0.07	0	97
	Nonaccrual	0	0.03	21	0	0.05	13	0	0.03	18	0	0.04	15	0	0.04	8
Commercial real estate	30-89 days past due	0.27	0.16	79	0.65	0.22	90	0.49	0.15	88	0.29	0.26	67	0.20	0.18	66
	90+ days past due	0.01	0.01	79	0.07	0.02	85	0.12	0.01	95	0.02	0.02	74	0.01	0.03	57
	Nonaccrual	0.26	0.37	49	0.29	0.62	32	0.23	0.38	41	0.32	0.62	31	0.16	0.23	42
Construction and development	30-89 days past due	0.36	0.19	75	1.92	0.22	95	0.06	0.17	55	0.43	0.28	72	0.25	0.28	64
	90+ days past due	0.01	0	89	0	0.01	78	0	0.01	38	0.01	0.01	81	0.02	0.02	73
	Nonaccrual	0.04	0.17	43	0.34	0.50	68	0.07	0.20	51	0.14	0.41	53	0.06	0.20	44
1-4 family	30-89 days past due	0	0.03	29	0	0.03	30	0.01	0.02	66	0	0.03	28	0.01	0.06	53
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0.02	0	88
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0.36	0.14	80	1.92	0.16	96	0.05	0.13	66	0.43	0.22	78	0.24	0.20	74
	90+ days past due	0.01	0	90	0	0	84	0	0	41	0.01	0	89	0	0.01	35
	Nonaccrual	0.04	0.14	54	0.34	0.43	69	0.07	0.16	62	0.14	0.35	58	0.06	0.17	52
Multifamily	30-89 days past due	0.41	0.06	90	0	0.08	27	0.42	0.07	91	0	0.09	22	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0.08	0	97	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.23	0.13	79	0.31	0.20	73	0.63	0.13	92	0.27	0.23	65	0.19	0.14	70
	90+ days past due	0.02	0.01	80	0.10	0.02	87	0.15	0.01	96	0.02	0.02	76	0.01	0.03	57
	Nonaccrual	0.36	0.45	51	0.29	0.78	25	0.29	0.45	48	0.40	0.80	36	0.20	0.28	44
Owner Occupied	30-89 days past due	0.06	0.04	66	0.01	0.06	33	0.07	0.04	76	0.01	0.07	28	0.04	0.07	39
	90+ days past due	0	0	38	0.02	0	88	0.14	0	97	0.01	0	77	0	0.01	26
	Nonaccrual	0.24	0.17	67	0.11	0.32	22	0.13	0.17	47	0.11	0.27	24	0.07	0.16	33
Other	30-89 days past due	0.17	0.08	80	0.29	0.12	80	0.56	0.08	92	0.26	0.14	75	0.15	0.07	82
	90+ days past due	0.02	0.01	87	0.08	0.01	89	0.02	0	89	0.02	0.01	81	0.01	0.01	71
	Nonaccrual	0.12	0.24	43	0.19	0.40	40	0.16	0.23	53	0.29	0.44	48	0.13	0.10	65
Farmland	30-89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0.30	0.23	72
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	999,988	937,654	989,819	883,871	832,278
Retained earnings	3,048,852	2,860,301	3,018,579	2,814,424	2,667,534
Accumulated other comprehensive income (AOCI)	-371,790	387,748	347,318	512,970	267,370
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,677,050	4,185,703	4,355,716	4,211,265	3,767,182
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	636,760	639,197	637,355	639,848	642,562
Accumulated other comprehensive income-related adjustments	-371,790	387,748	347,318	512,970	267,370
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,412,080	3,158,758	3,371,043	3,058,447	2,857,250
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,412,080	3,158,758	3,371,043	3,058,447	2,857,250
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	145,452	145,452	145,452	145,452	144,486
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	145,452	145,452	145,452	145,452	144,486
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	145,452	145,452	145,452	145,452	144,486
Tier 1 Capital	3,557,532	3,304,210	3,516,495	3,203,899	3,001,736
Tier 2 Capital					
Tier 2 capital instruments and related surplus	200,000	233,000	220,000	233,000	233,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	240,801	234,620	229,749	236,013	132,667
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	440,801	467,620	449,749	469,013	365,667
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	440,801	467,620	449,749	469,013	365,667
Exited advanced approach tier 2 capital					
Total capital	3,998,333	3,771,830	3,966,244	3,672,912	3,367,403
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	50,909,182	42,103,992	48,575,692	40,364,953	32,972,259
Less: Deductions from common equity tier 1 capital	636,760	639,197	637,355	639,848	642,562
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	50,272,422	41,464,795	47,938,337	39,725,105	32,329,697
Total risk-weighted assets	26,700,093	23,477,177	25,664,980	23,783,814	23,112,657
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	12.78	12.18	65	13.45	12.54	69	13.13	12.37	70	12.86	12.35	63	12.36	12.11	59
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	13.32	12.88	67	14.07	13.31	69	13.70	13.11	67	13.47	13.08	63	12.99	12.78	62
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.98	14.72	65	16.07	15.37	69	15.45	14.91	64	15.44	15.23	60	14.57	14.36	64
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	7.08	9.06	8	7.97	9.15	16	7.34	8.98	12	8.07	9.13	17	9.28	9.76	42
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

BHC Name _____ City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	16,670	17,333	51,715	50,417	52,850	-3.83	20.18
Other insurance activities income	16,670	17,333	51,715	50,417	52,850	-3.83	20.18
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	189,471	189,756	190,139	189,984	187,156	-0.15	6.32

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income	4.46	0.38	95	4.85	0.38	96	3.53	0.36	96	3.54	0.41	94	3.61	0.47	92
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91		
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	4.98	12.22	23	5.32	11	27	5.05	12	23	5.48	11.03	29	5.97	11.51	31
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	18,635	20,434	19,086	21,164	20,223
Real estate loans	2,151	1,990	2,272	2,202	2,609
Commercial and industrial loans	16,484	18,444	16,814	18,962	17,614
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	1,500	1,500	1,500	1,500	1,500
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	20,135	21,934	20,586	22,664	21,723
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-8.80	10.28	32	-2.70	-6.17	61	-9.82	6.83	31	4.65	-2.40	69	-27.34	22.48	8
Total selected assets	-8.20	17.19	27	-2.52	-2.56	51	-9.17	9.48	27	4.33	2.04	55	-25.94	12.40	12
Deposits		-5.48			2.95			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0	0		
90+ Days Past Due Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0	0		
Net Losses on Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	51,710	45,052	219,386	299,330	237,389	14.78	22.33
Dividends	51,710	45,052	219,386	298,884	234,531	14.78	22.41
Interest	0	0	0	446	2,858		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	16	119	473	736	1,822	-86.55	-92.92
Dividends	16	119	473	736	1,822	-86.55	-92.92
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	51,726	45,171	219,859	300,066	239,211	14.51	21.71
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	101	101	0	10	-100.00	
Total operating income	51,726	45,272	219,960	300,066	239,221	14.26	21.71
Operating Expenses							
Personnel expenses	449	423	1,499	1,581	1,551	6.15	19.10
Interest expense	1,164	1,164	4,657	4,656	4,657	0.00	216.30
Other expenses	1,981	1,739	8,351	10,393	12,739	13.92	-17.87
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	3,594	3,326	14,507	16,630	18,947	8.06	13.84
Income (loss) before taxes	48,132	41,946	205,453	283,436	220,274	14.75	22.35
Applicable income taxes (credit)	-1,122	-1,444	-4,899	-5,406	-5,135		
Extraordinary items							
Income before undistributed income of subsidiaries	49,254	43,390	210,352	288,842	225,409	13.51	20.06
Equity in undistributed income of subsidiaries	49,848	72,625	232,727	42,309	218,190	-31.36	13.51
Bank subsidiaries	49,847	72,568	232,704	42,439	219,001	-31.31	13.57
Nonbank subsidiaries	1	57	23	-130	-811	-98.25	-95.83
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	99,102	116,015	443,079	331,151	443,599	-14.58	16.67
Memoranda							
Bank net income	101,557	117,620	452,090	341,323	453,532	-13.66	17.90
Nonbank net income	17	176	496	606	1,011	-90.34	-93.20
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	3,548,653	88.04	4,098,208	90.82	4,217,913	89.81	4,150,863	4,150,067	-13.41	7.11
Common and preferred stock	3,546,368	87.98	4,095,923	90.77	4,215,628	89.76	4,148,578	3,889,782	-13.42	18.05
Excess cost over fair value	2,285	0.06	2,285	0.05	2,285	0.05	2,285	2,285	0.00	0.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	258,000		-100.00
Investment in nonbank subsidiaries	4,376	0.11	4,814	0.11	4,375	0.09	4,756	4,895	-9.10	-22.71
Common and preferred stock	4,376	0.11	4,814	0.11	4,375	0.09	4,756	4,895	-9.10	-22.71
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	476,029	11.81	407,762	9.04	471,875	10.05	381,240	9,116	16.74	3331.58
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	1,738	0.04	1,462	0.03	2,228	0.05	2,164	2,545	18.88	-54.66
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	4,030,796	100.00	4,512,246	100.00	4,696,391	100.00	4,539,023	4,166,623	-10.67	20.81
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	99,217	2.46	99,061	2.20	99,178	2.11	99,021	98,865	0.16	0.78
Other liabilities	32,261	0.80	8,896	0.20	34,647	0.74	10,629	19,791	262.65	702.71
Balance due to subsidiaries and related institutions	123,026	3.05	136,371	3.02	123,011	2.62	136,357	136,299	-9.79	-9.87
Total liabilities	254,504	6.31	244,328	5.41	256,836	5.47	246,007	254,955	4.16	6.50
Equity Capital	3,776,292	93.69	4,267,918	94.59	4,439,555	94.53	4,293,016	3,911,668	-11.52	21.92
Perpetual preferred stock (income surplus)	145,452	3.61	145,452	3.22	145,452	3.10	145,452	144,486	0.00	0.67
Common stock	642	0.02	642	0.01	642	0.01	642	642	0.00	0.31
Common surplus	1,012,033	25.11	999,694	22.16	1,009,921	21.50	997,168	983,250	1.23	9.29
Retained earnings	3,002,642	74.49	2,797,064	61.99	2,956,966	62.96	2,750,723	2,667,534	7.35	47.76
Accumulated other comprehensive income	-371,790	-9.22	387,748	8.59	347,318	7.40	512,970	267,370		
Other equity capital components	-12,687	-0.31	-62,682	-1.39	-20,744	-0.44	-113,939	-151,614		
Total liabilities and equity capital	4,030,796	100.00	4,512,246	100.00	4,696,391	100.00	4,539,023	4,166,623	-10.67	20.81
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	123,026	3.05	136,371	3.02	123,011	2.62	136,357	136,299	-9.79	-9.63
Notes payable to subsidiaries that issued TPS	120,000	2.98	133,000	2.95	120,000	2.56	133,000	133,000	-9.77	-9.77
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	9.18	9.94	45	10.65	12.54	39	10.02	11.94	35	8.08	7.29	56	11.99	9.68	76
Bank net income / Average equity investment in banks.....	10.46	10.44	56	11.41	12.55	47	10.85	11.80	49	8.48	7.45	62	12.30	10.51	72
Nonbank net income / Average equity investment in nonbanks.....	1.55	11.36	31	14.71	12.53	64	10.49	13.12	53	12.64	9.75	68	19.59	7.89	81
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income.....	102.48	97.54	52	101.38	95.97	48	102.03	96.79	55	103.07	88.16	50	102.24	82.22	47
Nonbank net income / Parent net income.....	0.02	3.43	34	0.15	2.83	40	0.11	3.40	42	0.18	3.59	41	0.23	5.93	39
Subsidiary holding companies' net income / Parent net income.....		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital.....	6.74	16.87	31	5.72	17.74	24	5.79	16.81	25	5.73	20.06	21	6.52	20.43	28
Total debt / Equity capital.....	2.63	11.65	30	2.32	11.90	29	2.23	11.71	29	2.31	14.41	26	2.53	14.31	33
Total debt + notes payable to subs that issued TPS / Equity capital.....	5.81	13.71	30	5.44	14.30	25	4.94	13.63	27	5.40	16.67	22	5.93	16.36	30
Total debt + Loans guaranteed for affiliate / Equity capital.....	2.63	11.72	30	2.32	12.02	29	2.23	11.77	29	2.31	14.68	26	2.53	14.56	33
Total debt / Equity capital – excess over fair value.....	2.63	11.75	30	2.32	12	29	2.24	11.81	29	2.31	14.52	26	2.53	14.51	33
Long-term debt / Equity capital.....	2.63	11.08	30	2.32	11.33	29	2.23	10.95	29	2.31	13.56	26	2.53	13.04	34
Short-term debt / Equity capital.....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital.....	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital.....	0.06	0.07	84	0.05	0.10	82	0.05	0.05	83	0.05	0.08	81	0.06	0.12	79
Long-term debt / Consolidated long-term debt.....	44.64	40.81	49	42.08	35.48	52	44.64	39.86	48	42.07	34.67	55	18.37	28.44	41
Double Leverage															
Equity investment in subs / Equity capital.....	94.09	103.47	8	96.14	102.85	13	95.11	103.22	9	96.80	102.81	17	99.62	103.22	30
Total investment in subs / Equity capital.....	94.09	108.45	5	96.14	108.21	10	95.11	108.40	4	96.80	110.16	10	106.22	111.07	55
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	-0.56	0.38	7	-0.36	0.22	14	-0.49	0.29	9	-0.41	0.47	16	-0.03	0.36	29
Equity investment in subs – equity cap / Net income-div (X).....		1.31			0.74			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	98.40	129.62	38	90.53	111.20	41	106.85	152.85	30	153.33	136.59	69	119.77	177.68	30
Cash from ops + noncash items + op expense / Op expense + dividend.....	94.97	125.04	39	88.64	98.58	41	118.66	154.48	39	149.41	147.24	63	131.16	190.27	30
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	107.73	98.29	64	151.40	85.35	79	140.49	98.54	80	286.78	134.08	89	98.88	116.34	30
Pretax operating income + interest expense / Interest expense.....	4,235.05	2,251.18	84	3,703.61	1,142.88	90	4,511.70	1,835.33	88	6,187.54	2,016.32	89	4,829.95	1,968.54	84
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	2,853.55	1,728.15	79	2,417.46	1,357.31	80	2,977.09	1,770.77	78	3,549.81	1,539.23	85	2,225.58	1,632.83	72
Dividends + interest from subsidiaries / Interest expense + dividends.....	100.88	145.40	38	91.37	117.86	43	109.60	174.12	29	160.24	150.43	62	126.08	210.80	25
Fees + other income from subsidiaries / Salary + other expenses.....	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X).....	59.38	20.52	93	53.94	33.13	78	61.91	47.61	83	164.26	35.64	90	55.02	57.11	80
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	11.79	3.42	87	9.02	3.97	80	10.01	3.44	86	8.35	3.85	80	6.36	2.64	79
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.24			0.05			0.17			0.10			0.04	
Nonaccrual.....		0.75			1.22			0.92			1.03			0.54	
Total.....		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.70	34	0	1.80	33	0	1.76	35	0	2.66	31	0	5.62	26
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	101.74	64.91	82	111.26	74.87	78	93.15	66.37	76	63.22	81.10	42	82.10	57.84	74
Dividends declared / Net income	50.57	33.46	84	41.61	23.13	81	44.22	28.27	83	55.14	42.29	71	41.72	33.08	68
Net income – dividends / Average equity.....	4.54	6.76	31	6.22	9.52	29	5.59	8.62	25	3.62	4.14	41	6.99	6.46	55
Percent of Dividends Paid															
Dividends from bank subsidiaries	103.19	124.34	43	93.32	101.14	45	111.96	155.92	35	163.68	132.17	65	126.73	178.13	36
Dividends from nonbank subsidiaries	0.03	1.65	65	0.25	3.28	77	0.24	4.90	58	0.40	3.41	65	0.98	7.53	57
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	103.22	153.16	36	93.57	128.99	38	112.21	203.53	26	164.09	174.85	59	127.71	260.40	26
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	50.92	43.39	54	38.30	30.63	59	48.53	45.96	50	87.57	60.28	75	51.71	66.55	34
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0.13	0.36	63	0.63	0.54	72
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	50.92	49.34	52	38.30	33.49	57	48.53	51.33	46	87.70	62.88	71	52.34	69.36	33
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	94.12	31.46	78	67.61	47.24	69	95.36	62.63	65	121.45	56.39	82	180.22	82.95	83
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	94.12	39.06	77	67.61	69.48	64	95.36	87.22	59	121.45	79.84	75	180.22	150.41	73
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.97	60.28	85	99.51	58.57	75	99.74	74.16	80	99.61	69.76	80	98.04	67.32	69
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0.15	0.63	61	1.19	0.80	74
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.97	73.91	72	99.51	71.70	65	99.74	83.13	70	99.75	82.20	73	99.23	78.80	66
Dividends from nonbank subsidiaries	0.03	4.30	67	0.26	5.32	73	0.22	3.07	57	0.25	1.95	62	0.76	2.65	59
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.03	6.88	53	0.26	10.59	58	0.22	4.67	49	0.25	4.70	52	0.76	7.29	48
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	124	28.43	94	137.66	29.59	94	124.03	26.38	96	137.71	27.08	95	137.86	28.33	94